

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	Hon. Eugene R. Wedoff
	§	
RUIZ SR, OCTAVIO	§	Case No. 05-26412
DUARTE, ROSA	§	
	§	
Debtor	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Joseph A. Baldi, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: /s/Joseph A. Baldi, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
OCTAVIO RUIZ SR			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Washington Mutual P.O. Box 23391 Oakland, CA					
WASHINGTON MUTUAL BANK					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL SECURED CLAIMS		\$	\$	\$	\$

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH A. BALDI, TRUSTEE					
JOSEPH A. BALDI, TRUSTEE					
INTERNATIONAL SURETIES					
JOSEPH A. BALDI & ASSOCIATES, P.C.					
POPOWCER KATTEN, LTD					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Chase P. O. Box 15651 Wilmington, DE					
Dr. Hugh MarchmontRobinson, DDS 3302 South Grove Avenue Berwyn, IL 60402					
Family Services & Mental Health C 5341 West Cermak Road Cicero, IL 60804					
Home Depot Procesing Center Des Moines, IA 50364					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
TFC National Bank 500 W. Joliet Rd. Willowbrook, IL 60527					
Washington Mutual P.O. Box 23391 Oakland, CA					
CITIBANK USA NA					
RECOVERY MGMT SYST FOR GE MONEY					
RECOVERY MGMT SYST FOR GE MONEY					
TARGET NATL BANK (F.K.A. RETAILERS					
CITIBANK USA NA					
RECOVERY MGMT SYST FOR GE MONEY					
RECOVERY MGMT SYST FOR GE MONEY					
RUIZ SR, OCTAVIO					
TARGET NATL BANK (F.K.A. RETAILERS					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
TOTAL GENERAL UNSECURED CLAIMS		\$	\$	\$	\$

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

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Exhibit 8

Case No: 05-26412 ERW Judge: Eugene R. Wedoff  
Case Name: RUIZ SR, OCTAVIO  
DUARTE, ROSA  
For Period Ending: 10/12/09

Trustee Name: Joseph A. Baldi, Trustee  
Date Filed (f) or Converted (c): 07/01/05 (f)  
341(a) Meeting Date: 08/12/05  
Claims Bar Date: 03/14/06

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Real Property Debtor co-owns property with his two brothers	160,000.00	Unknown		20,000.00	FA
2. Cash on Hand	200.00	0.00		0.00	FA
3. Household Goods & Furnishings Furniture	1,500.00	0.00		0.00	FA
4. Wearing Apparel	150.00	0.00		0.00	FA
5. Automobiles and Other Vehicles 1999 Jeep Cherokee	6,000.00	0.00		0.00	FA
6. Other Personal Property Miscellaneous personal property located at residence	2,000.00	0.00		0.00	FA
7. Post-Petition Interest Deposits (u)	Unknown	N/A		18.87	Unknown

TOTALS (Excluding Unknown Values)	\$169,850.00	\$0.00	\$20,018.87	\$0.00
				Gross Value of Remaining Assets
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor is 1/3 owner of real estate with brothers; negotiated with Debtor's attorney regarding redemption of interest; Negotiated an initial agreement to sell estate's interest to Debtor for \$15,000, payable in 60 days. Debtor stalled. Trustee made several calls to followup. As of January, 2007, Trustee has determined he will have to file suit to resolve. Reached agreement to settle which was approved by BK Court. Closing of transactoin delayed awaiting refinancing of property; Trustee recovered proceeds; retained tax accountant to prepare Estate tax returns; procured withdrawal of secured claim; filed tax returns. TFR filed. Final hearing held 9/15/09. Final distribution made.

Initial Projected Date of Final Report (TFR): 12/31/07

Current Projected Date of Final Report (TFR): 06/01/09



ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-26412 -ERW  
Case Name: RUIZ SR, OCTAVIO  
DUARTE, ROSA  
Taxpayer ID No: \*\*\*\*\*9134  
For Period Ending: 10/12/09

Trustee Name: Joseph A. Baldi, Trustee  
Bank Name: Bank of America, N.A.  
Account Number / CD #: \*\*\*\*\*5986 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/13/08	1	CITYWIDE TITLE CORPORATION 850 W. Jackson Blvd Chicago, IL 60607	BALANCE FORWARD SALE PROCEEDS: REAL PROP Sale of estate's 1/3 interest in 1613 S. 51st Court, Cicero, IL to co-owner, subject to existing mortgage, pursuant to court order dated June 5, 2008	1110-000	20,000.00		0.00 20,000.00
05/30/08	7	Bank of America, N.A.	Interest Rate 0.150	1270-000	1.06		20,001.06
06/30/08	7	Bank of America, N.A.	Interest Rate 0.150	1270-000	2.46		20,003.52
07/31/08	7	Bank of America, N.A.	Interest Rate 0.150	1270-000	2.54		20,006.06
08/29/08	7	Bank of America, N.A.	Interest Rate 0.150	1270-000	2.54		20,008.60
09/30/08	7	Bank of America, N.A.	Interest Rate 0.150	1270-000	2.46		20,011.06
10/31/08	7	Bank of America, N.A.	Interest Rate 0.100	1270-000	1.94		20,013.00
11/28/08	7	Bank of America, N.A.	Interest Rate 0.100	1270-000	1.63		20,014.63
12/31/08	7	Bank of America, N.A.	Interest Rate 0.010	1270-000	1.02		20,015.65
01/30/09	7	Bank of America, N.A.	Interest Rate 0.010	1270-000	0.16		20,015.81
02/17/09		Transfer to Acct #*****6082	Bank Funds Transfer	9999-000		18.04	19,997.77
02/27/09	7	Bank of America, N.A.	Interest Rate 0.010	1270-000	0.15		19,997.92
03/31/09	7	Bank of America, N.A.	Interest Rate 0.010	1270-000	0.18		19,998.10
04/30/09	7	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.44		19,998.54
05/29/09	7	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.51		19,999.05
06/30/09	7	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.50		19,999.55
07/31/09	7	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.51		20,000.06
08/31/09	7	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.51		20,000.57
09/17/09	7	Bank of America, N.A.	INTEREST REC'D FROM BANK	1270-000	0.26		20,000.83
09/17/09		Transfer to Acct #*****6082	Final Posting Transfer Transfer funds for TR final distribution. ecbSeptember 17, 2009, 10:58 am	9999-000		20,000.83	0.00

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 05-26412 -ERW  
Case Name: RUIZ SR, OCTAVIO  
DUARTE, ROSA  
Taxpayer ID No: \*\*\*\*\*9134  
For Period Ending: 10/12/09

Trustee Name: Joseph A. Baldi, Trustee  
Bank Name: Bank of America, N.A.  
Account Number / CD #: \*\*\*\*\*5986 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Account *****5986	Balance Forward	0.00					
	1 Deposits	20,000.00		0	Checks	0.00	
	17 Interest Postings	18.87		0	Adjustments Out	0.00	
				2	Transfers Out	20,018.87	
	Subtotal	\$ 20,018.87			Total	\$ 20,018.87	
	0 Adjustments In	0.00					
	0 Transfers In	0.00					
	Total	\$ 20,018.87					

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 05-26412 -ERW  
Case Name: RUIZ SR, OCTAVIO  
DUARTE, ROSA  
Taxpayer ID No: \*\*\*\*\*9134  
For Period Ending: 10/12/09

Trustee Name: Joseph A. Baldi, Trustee  
Bank Name: Bank of America, N.A.  
Account Number / CD #: \*\*\*\*\*6082 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/17/09		Transfer from Acct #*****5986	BALANCE FORWARD				0.00
02/17/09	001001	International Sureties, Ltd. 701 Poydras Street #420 New Orleans, LA 70139	Bank Funds Transfer 2009 Bond Premium Payment Bond No. 016026455	9999-000 2300-000	18.04	18.04	18.04 0.00
09/17/09		Transfer from Acct #*****5986	Transfer In From MMA Account Transfer funds for TR final distribution. ecbSeptember 17, 2009, 10:58 am	9999-000	20,000.83		20,000.83
09/17/09	001002	JOSEPH A. BALDI, as Trustee 19 S. LaSalle Street Suite 1500 Chicago, Illinois 60603	Trustee Compensation	2100-000		2,152.79	17,848.04
09/17/09	001003	JOSEPH A. BALDI, as Trustee 19 S. LaSalle Street Suite 1500 Chicago, Illinois 60603	Trustee Expenses	2200-000		26.50	17,821.54
09/17/09	001004	Popowcer Katten, Ltd 35 E. Wacker Drive Suite 1550 Chicago, IL 60601-2207	Accountant for Trustee Fees (Truste	3310-000		903.00	16,918.54
09/17/09	001005	Joseph A. Baldi & Associates, P.C. 19 S. LaSalle St. #1500 Chicago IL 60603	Attorney for Trustee Fees (Trustee	3110-000		5,058.00	11,860.54
09/17/09	001006	Target Natl Bank (f.k.a. Retailers Natl TARGET VISA c/o Weinstein & Riley, P.S. 2101 Fourth Ave., Suite 900 Seattle, WA, 98121	Claim 000001, Payment 106.68%			759.92	11,100.62
			Claim 712.33	7100-000			11,100.62
			Interest 47.59	7990-000			11,100.62
09/17/09	001007	Citibank USA NA	Claim 000003, Payment 106.68%			3,736.87	7,363.75

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For Period Ending: 10/12/09

Trustee Name: Joseph A. Baldi, Trustee  
Bank Name: Bank of America, N.A.  
Account Number / CD #: \*\*\*\*\*6082 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		POB 182149 Columbus, OH 43218					
			Claim 3,502.87	7100-000			7,363.75
			Interest 234.00	7990-000			7,363.75
09/17/09	001008	Recovery Mgmt Syst for GE Money dba SAM"S CLUB 25 S.E. 2nd Avenue, Suite 1120 Miami, FL 33131	Claim 000004, Payment 106.68%			884.77	6,478.98
			Claim 829.36	7100-000			6,478.98
			Interest 55.41	7990-000			6,478.98
09/17/09	001009	Recovery Mgmt Syst for GE Money dba THE GAP 25 S.E. 2nd Avenue, Suite 1120 Miami, FL 33131	Claim 000005, Payment 106.67%			89.66	6,389.32
			Claim 84.05	7100-000			6,389.32
			Interest 5.61	7990-000			6,389.32
* 09/17/09	001010	OCTAVIO RUIZ SR 1613 S 51TH CT # 1 CICERO, IL 60804-1936	Surplus Funds			6,389.32	0.00
			Claim 5,989.23	8200-003			0.00
			Interest 400.09	7990-003			0.00
* 09/17/09	001010	OCTAVIO RUIZ SR 1613 S 51TH CT # 1 CICERO, IL 60804-1936	Surplus Funds Cancelled check prior to distribution to add joint debtor as payee.			-6,389.32	6,389.32
			Claim ( 5,989.23 )	8200-003			6,389.32
			Interest ( 400.09 )	7990-003			6,389.32
09/17/09	001011	OCTAVIO RUIZ SR ROSA DUARTE 1613 S 51TH CT # 1 CICERO, IL 60804-1936	Surplus Funds			6,389.32	0.00
			Claim 5,989.23	8200-002			0.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-26412 -ERW  
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DUARTE, ROSA  
Taxpayer ID No: \*\*\*\*\*9134  
For Period Ending: 10/12/09

Trustee Name: Joseph A. Baldi, Trustee  
Bank Name: Bank of America, N.A.  
Account Number / CD #: \*\*\*\*\*6082 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			Interest 400.09	7990-000			0.00

Account *****6082	Balance Forward	0.00				
0	Deposits	0.00	12	Checks	20,018.87	
0	Interest Postings	0.00	0	Adjustments Out	0.00	
			0	Transfers Out	0.00	
	Subtotal	\$ 0.00				
				Total	\$ 20,018.87	
0	Adjustments In	0.00				
2	Transfers In	20,018.87				
	Total	\$ 20,018.87				

Report Totals	Balance Forward	0.00				
1	Deposits	20,000.00	26	Checks	20,018.87	
17	Interest Postings	18.87	0	Adjustments Out	0.00	
			2	Transfers Out	20,018.87	
	Subtotal	\$ 20,018.87				
				Total	\$ 40,037.74	
0	Adjustments In	0.00				
2	Transfers In	20,018.87				
	Total	\$ 40,037.74		Net Total Balance	\$ 0.00	